



1/37

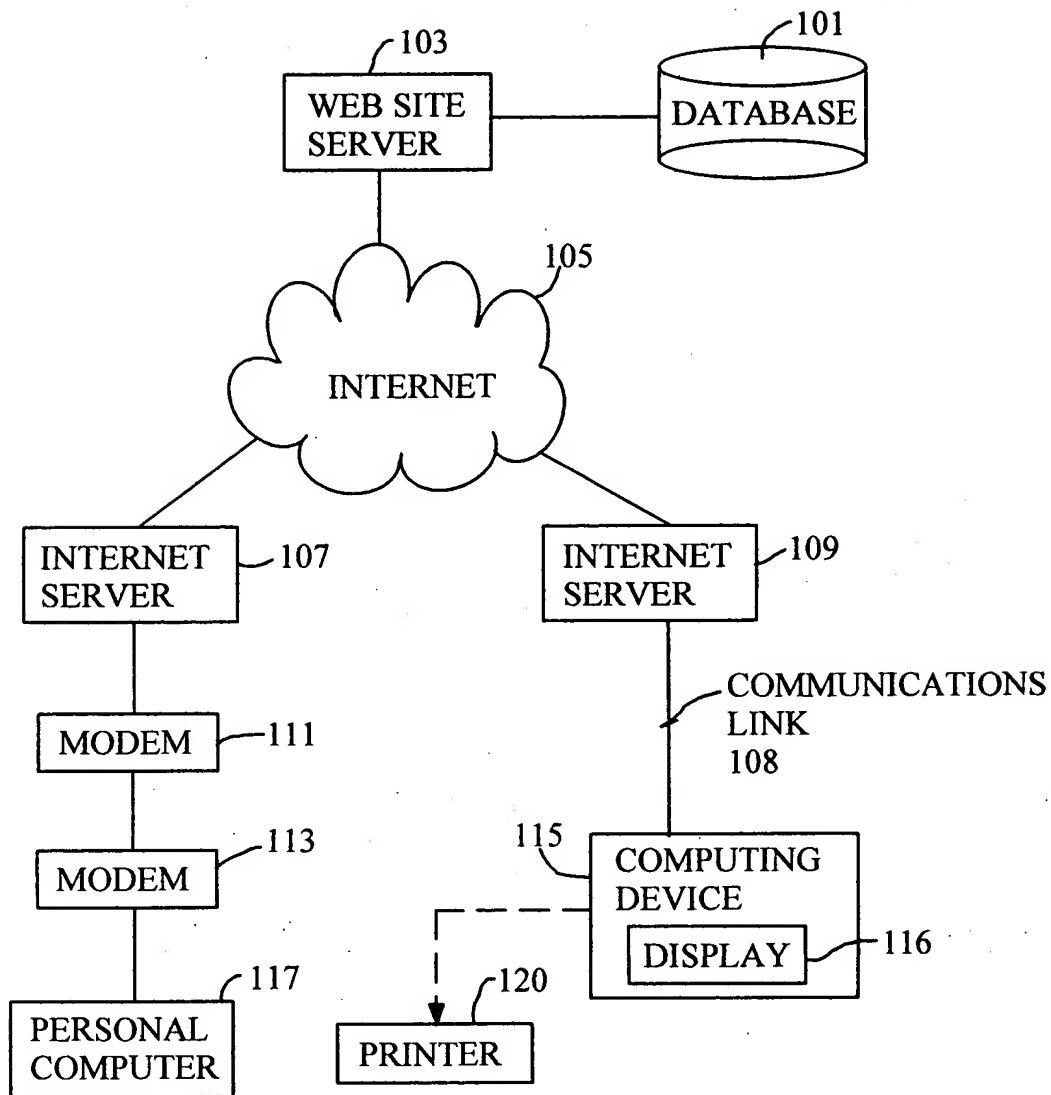


FIG. 1

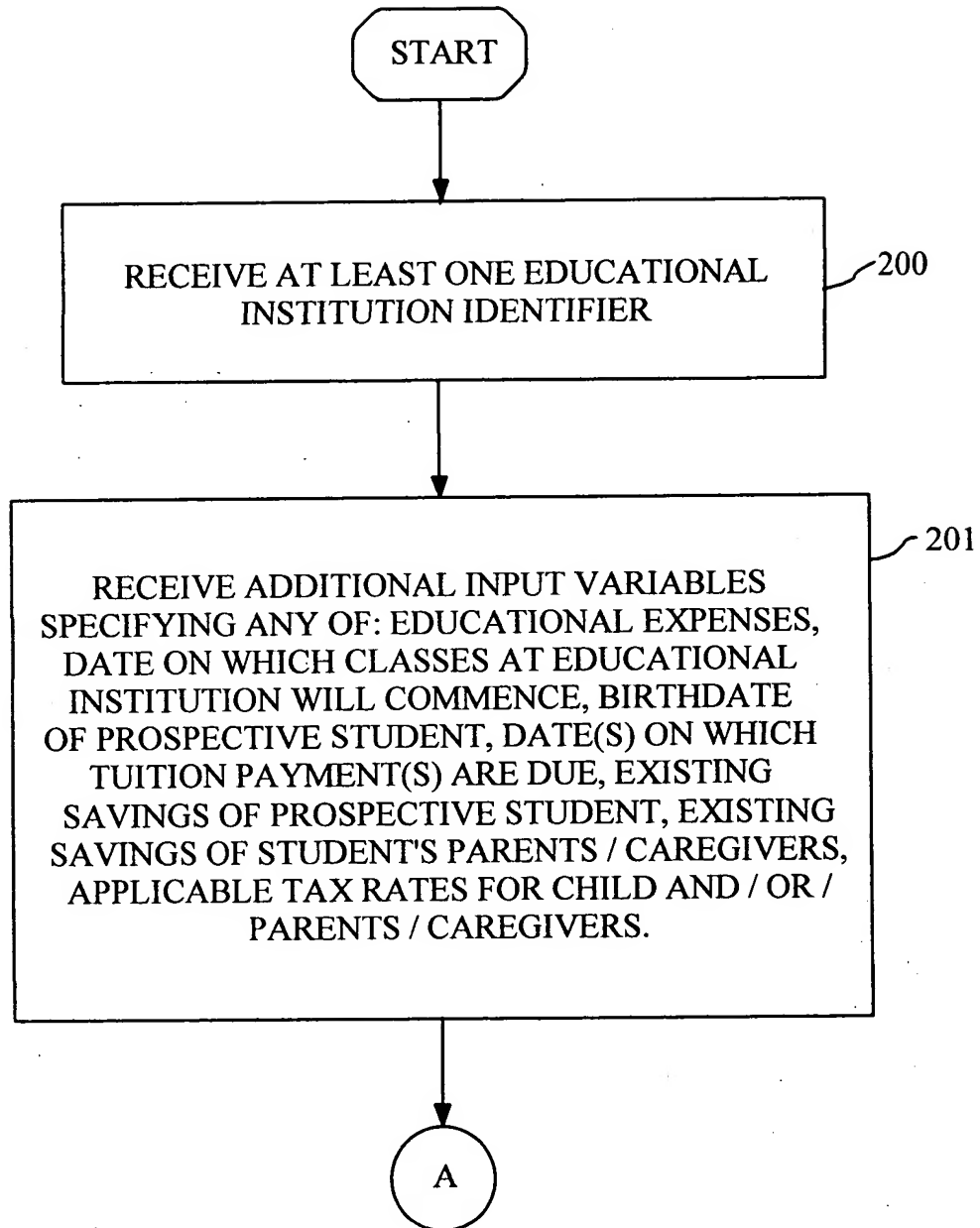


FIG. 2A

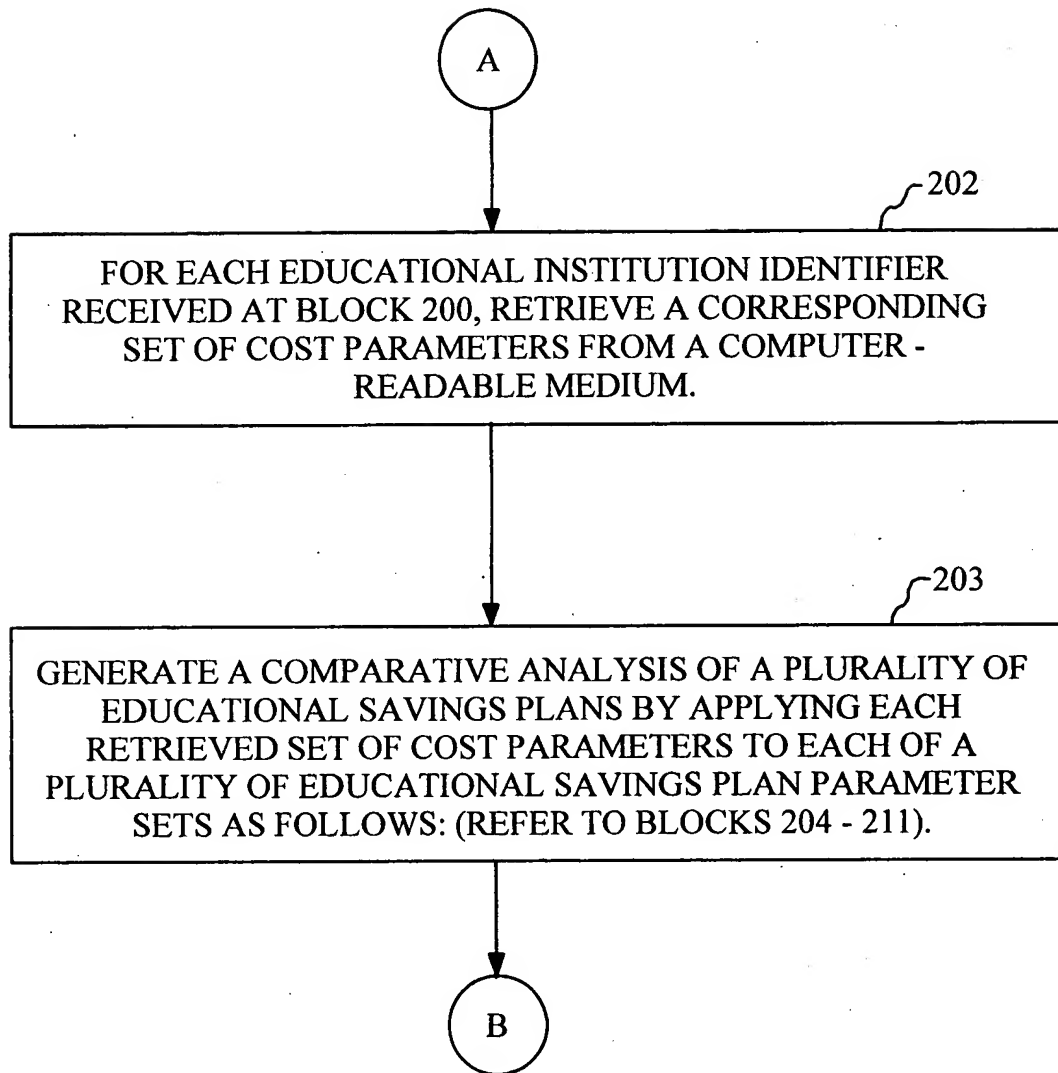


FIG. 2B

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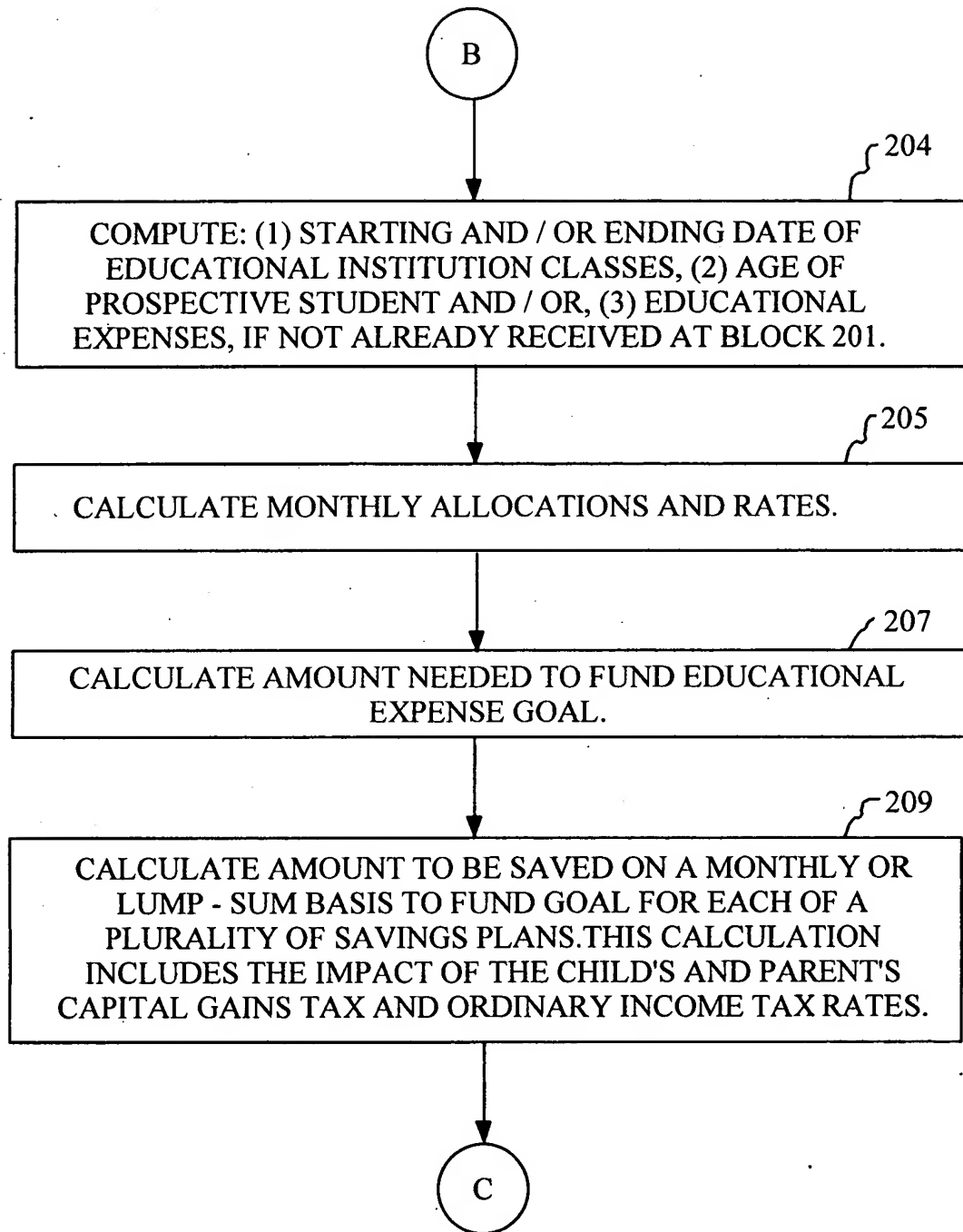


FIG. 2C

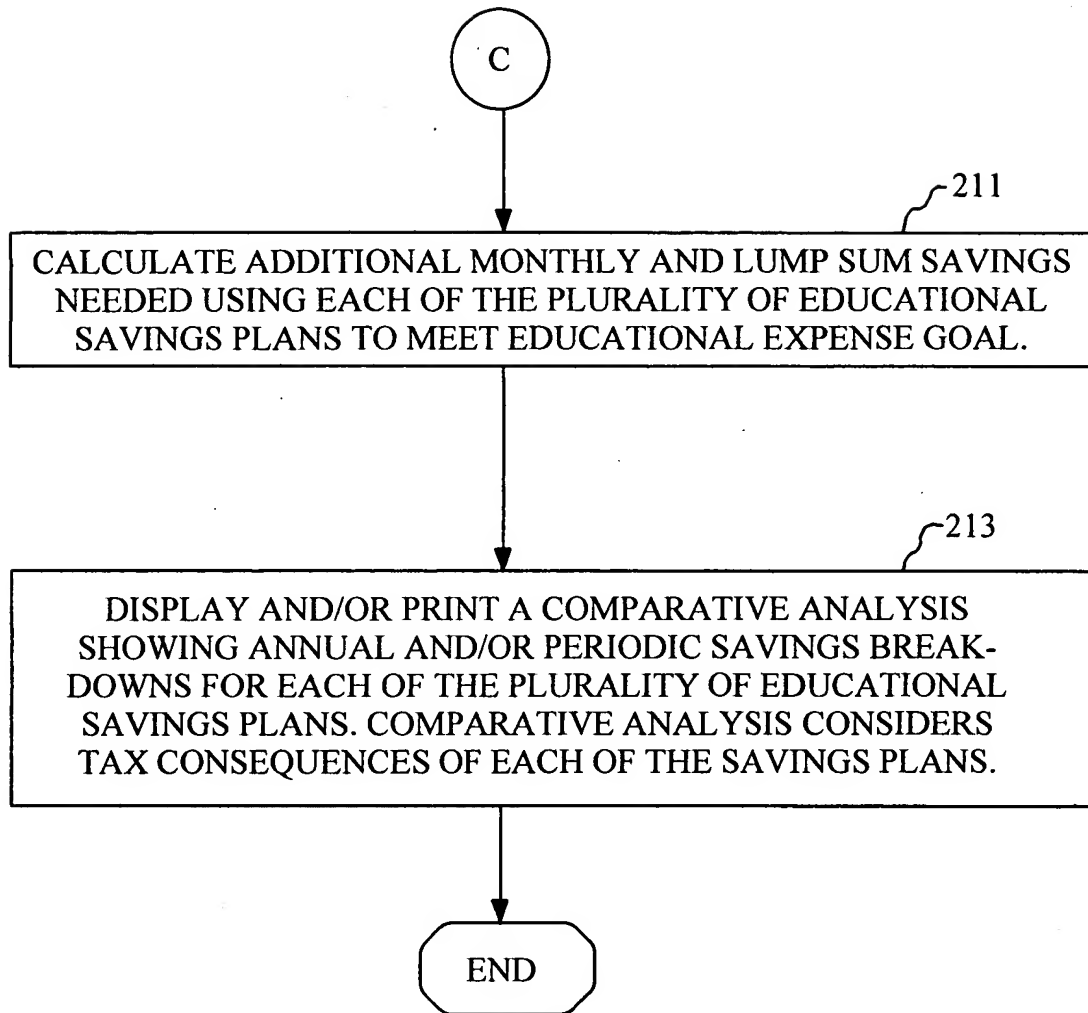


FIG. 2D

300

## EDUCATIONAL INSTITUTION TABLE

EDUCATIONAL INSTITUTION IDENTIFIER (301)	EDUCATIONAL INSTITUTION NAME (303)	COST PARAMETERS (311)		
		COST PARAMETER SET: ROOM AND BOARD (305)	COST PARAMETER SET: TUITION (307)	COST PARAMETER SET: BOOKS AND INCIDENTALS (309)
RUTGERS UNIVERSITY	RUTGERS UNIVERSITY	\$ 12,750	\$ 42,421	\$ 5,030
PRU	PRINCETON UNIVERSITY	\$ 15,750	\$ 156,478	\$ 7,629
1543	SWARTHMORE COLLEGE	\$ 11,338	\$ 75,643	\$ 8,700
MCCC	MERCER COUNTY COMMUNITY COLLEGE	\$ 16,890	\$ 15,000	\$ 6,300
NORTHWESTERN UNIVERSITY	NORTHWESTERN UNIVERSITY	\$ 13,830	\$ 176,989	\$ 9,800
UNIV. OF WIS.	UNIVERSITY OF WISCONSIN	\$ 10,711	\$ 104,100	\$ 5,400
SDSU	SAN DIEGO STATE UNIVERSITY	\$ 17,755	\$ 106,500	\$ 3,999
DEVRY	DEVRY INSTITUTE OF TECHNOLOGY	\$ 0	\$ 7,000	\$ 450
IL-8810	UNIVERSITY OF ILLINOIS - CHICAGO CIRCLE	\$ 9,700	\$ 56,000	\$ 8,642
MENDOTA	MENDOTA STATE COLLEGE	\$ 9,567	\$ 64,880	\$ 1,250

FIG. 3

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FILE		EDIT		VIEW		GO		FAVORITES		HELP	
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⬅ BACK	⌵ VIEW	➡ FWD	⊗ STOP	🔄 RE-FRESH	🏠 HOME	🔍 SEARCH	📁 FAVORITES	🕒 HISTORY	📡 CHNL	🖥 FULL SCRNL	✉ MAIL	🖨 PRINT	✎ EDIT
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## HOME OFFICE LOGIN

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BOSS ID

BOSS PASSWORD

**FIG. 4A**

FILE		EDIT		VIEW		GO		FAVORITES		HELP	
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⬅ BACK	⌵ VIEW	➡ FWD	⊗ STOP	🔄 RE-FRESH	🏠 HOME	🔍 SEARCH	📁 FAVORITES	🕒 HISTORY	📡 CHNL	🖥 FULL SCRNL	✉ MAIL	🖨 PRINT	✎ EDIT
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## FINANCIAL PLANNING TOOLS

### FINANCIAL PLANNING GROUP

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**COLLEGE FUNDING CALCULATOR**

DETERMINING HOW TO BEST SAVE FOR EDUCATIONAL GOALS.

**ADVANCED MDR<sup>SM</sup> PLANNER**

EVALUATE MANDATORY DISTRIBUTION METHODS.

**ASSET ALLOCATION ANALYSIS**

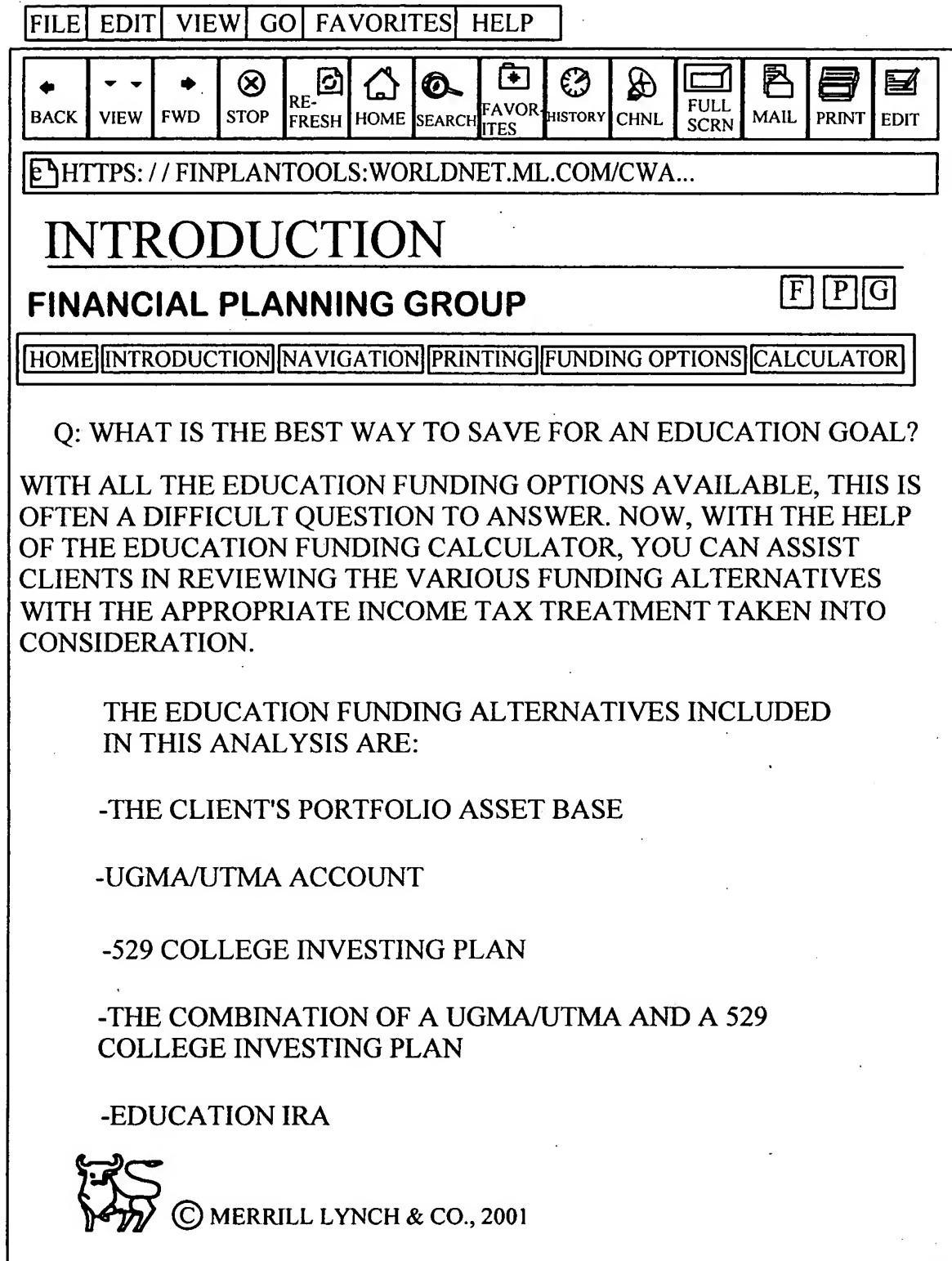
INSTANTLY CREATE, VIEW AND PRINT A DETAILED ASSET ALLOCATION ANALYSIS REPORT AT YOUR WORK STATION.

**IFF PROFILE CENTER**

DOWNLOAD INTERACTIVE FINANICAL FOUNDATION CLIENT DATA.

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**FIG. 4B**

FIG. 5



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FILE EDIT VIEW GO FAVORITES HELP



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## NAVIGATION

### FINANCIAL PLANNING GROUP

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HOME INTRODUCTION NAVIGATION PRINTING FUNDING OPTIONS CALCULATOR

#### THE ANALYSIS IS DIVIDED INTO FIVE SCREENS

**PROFILE:** INCLUDES INFORMATION ABOUT THE CHILD, INCOME TAX BRACKETS, EDUCATION COSTS, AND THE SAVINGS TIME-FRAME.

**ASSETS:** DETAILS THE CLIENT'S CURRENT HOLDINGS IN AND MONTHLY CONTRIBUTIONS TO THE VARIOUS ACCOUNTS AS WELL AS THE ASSET ALLOCATION ASSUMPTIONS FOR ALL FUNDS.

**ALLOCATION:** PROVIDES A SUMMARY OF THE ASSET ALLOCATION ASSUMPTIONS SELECTED IN THE ANALYSIS AS WELL AS A LINK TO DETAILED INFORMATION ABOUT 529 COLLEGE INVESTING PLAN SAMPLE ALLOCATION MODELS. THIS SCREEN ALSO PROVIDES THE ABILITY TO INPUT PROJECTED RATES OF RETURN FOR THE VARIOUS ASSETS CLASSES AND TO INDICATE AN EQUITY TURNOVER PERCENTAGE.

**RESULTS:** DETAILS THE TOTAL MONTHLY OR LUMP SUM ADDITIONAL SAVINGS NEEDED IN A GIVEN ACCOUNT TO FULLY FUND THE GOAL(S). THIS TAB ALSO INCLUDES GRAPHS WHICH SHOW THE ACCUMULATION AND DEPLETION OF ASSETS THROUGHOUT THE TIME PERIOD AND A COMPARISON OF THE TOTAL SAVINGS NEEDED BY ACCOUNT.

**REPORT:** ENABLES YOU TO CUSTOMIZE, VIEW AND PRINT A FORMAL REPORT DOCUMENT SUITABLE FOR CLIENT PRESENTATION.



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FIG. 6A

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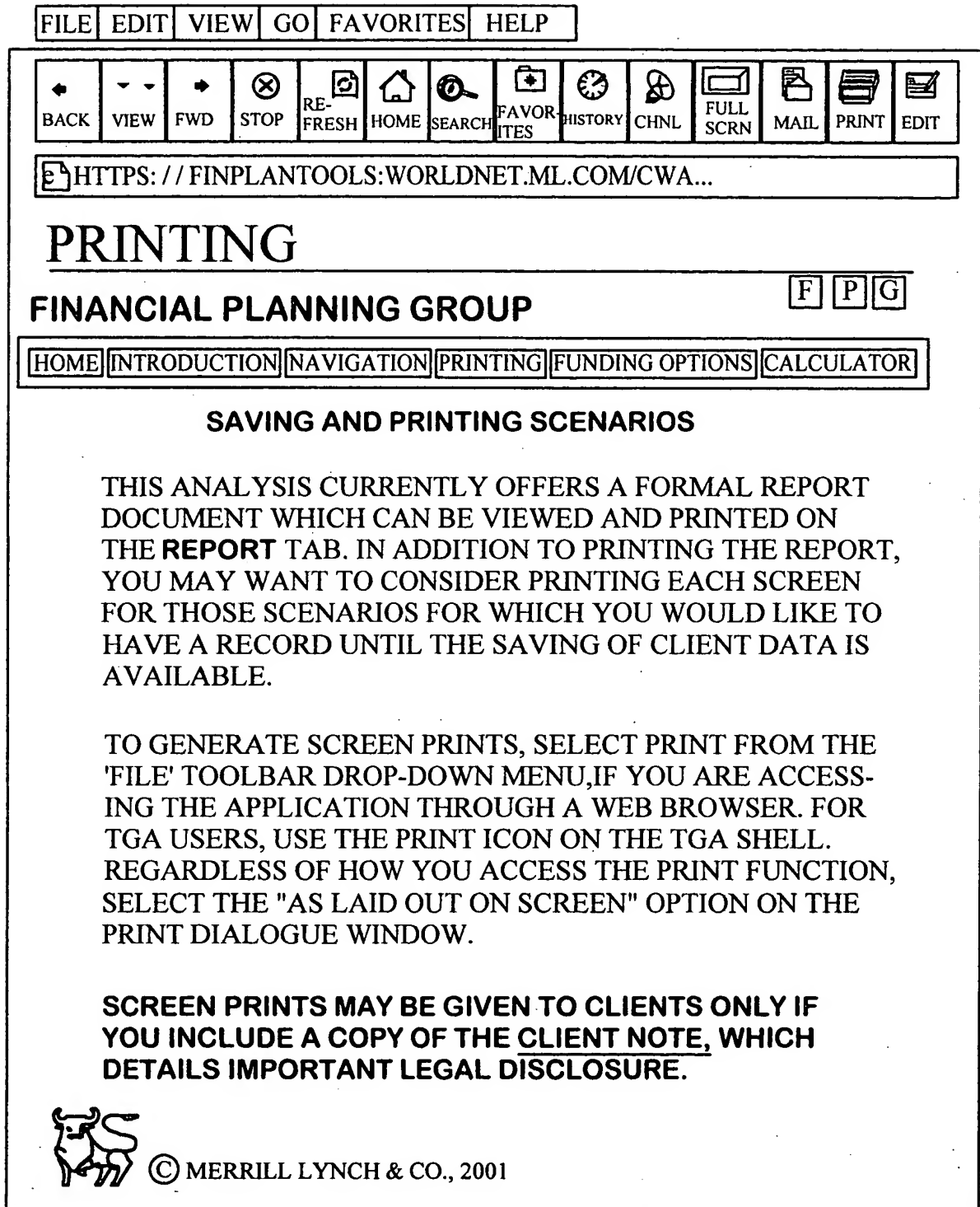
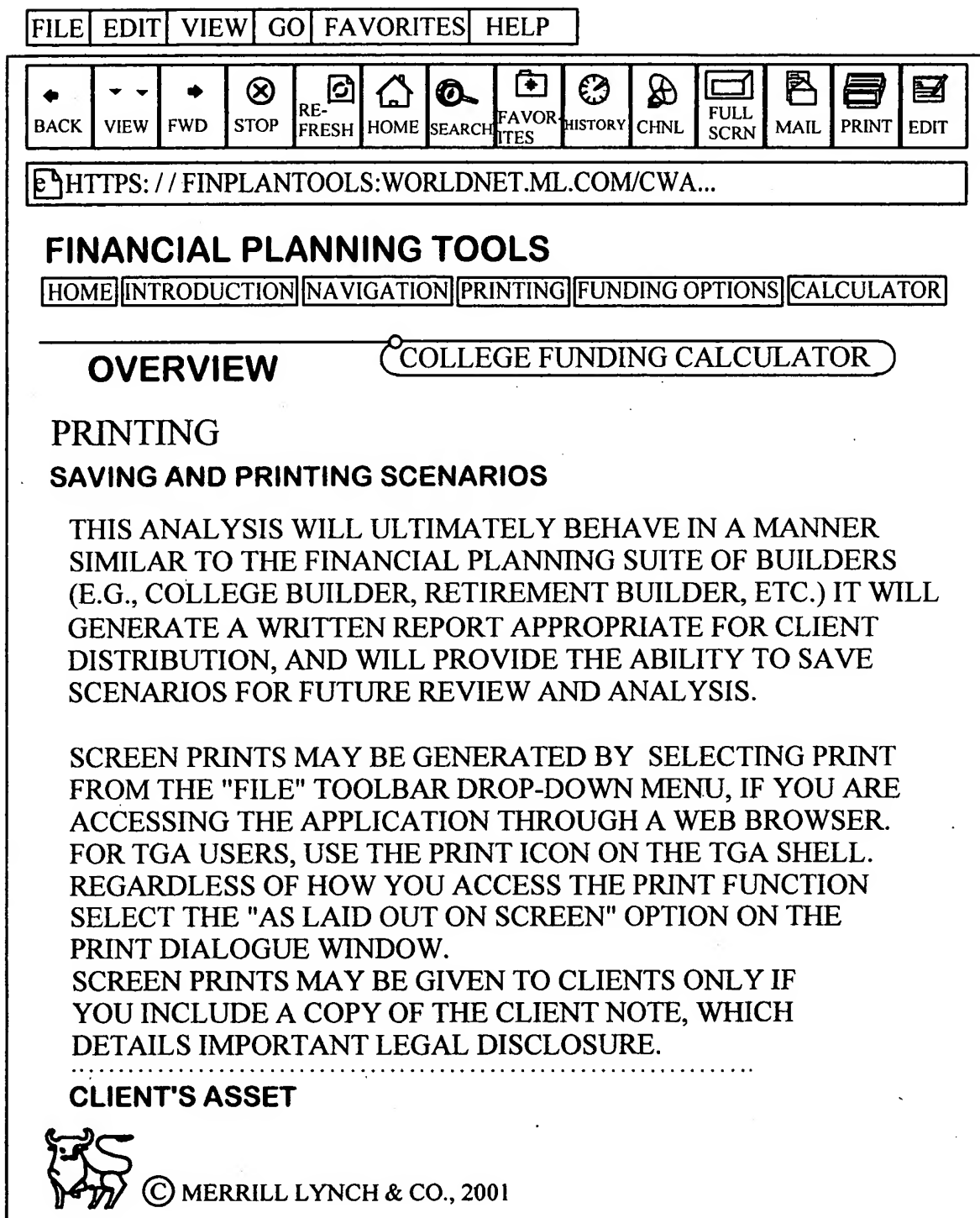


FIG. 6B



**FIG. 7**

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FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRN	MAIL	PRINT	EDIT
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## FUNDING OPTIONS

### FINANCIAL PLANNING GROUP

HOME	INTRODUCTION	NAVIGATION	PRINTING	FUNDING OPTIONS	CALCULATOR
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<u>CLIENT'S ASSETS</u> UGMA 529 PLAN COMBO EDUCATION IRA	<b>CLIENT'S ASSETS</b> THESE ASSETS ARE CONSIDERED TO BE OWNED BY THE CLIENT. ALL INVESTMENT INCOME IS TAXED ACCORDING TO THE CLIENT'S ORDINARY INCOME AND CAPITAL GAINS RATES.  <b>UGMA/UTMA ACCOUNT</b> FUNDS HELD IN AN UGMA/UTMA ACCOUNT (UNIFORM GIFTS TO MINORS ACT/UNIFORM TRANSFERS TO MINORS ACT) ARE CONTROLLED BY A CUSTODIAN UNTIL THE CHILD REACHES THE AGE OF MAJORITY.  <b>SOME OF THE ADVANTAGES:</b>  -INVESTMENT INCOME MAY BE TAXED AT THE CHILD'S LOWER RATE.  -GIFTS MAY QUALIFY FOR THE ANNUAL GIFT TAX EXCLUSION.  -WHEN PROPERTY IS SOLD, THE GAIN MAY BE TAXED AT A LOWER RATE.
--	--


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FIG. 8A

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRNL	MAIL	PRINT	EDIT

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## FUNDING OPTIONS

### FINANCIAL PLANNING GROUP

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#### CLIENT'S ASSETS

UGMA

529 PLAN

COMBO

EDUCATION IRA

#### **SOME OF THE DISADVANTAGES:**

-THE CLIENT NO LONGER CONTROLS THE ASSETS.

-THE CHILD OWNS THE FUNDS AND, ON ACHIEVING THE AGE OF MAJORITY, CAN USE THEM FOR ANY PURPOSE.

-DEPENDING ON THE AGE OF THE BENEFICIARY, GIFTS MADE TO AN UGMA/UTMA ACCOUNT BY THE CUSTODIAN OF THE ACCOUNT COULD BE INCLUDED IN THE CUSTODIAN'S ESTATE FOR ESTATE TAX PURPOSES.

-THE CHILD'S ELIGIBILITY FOR FINANCIAL AID MAY BE AFFECTED.

#### **THE TAX EFFECTS**

INCOME GENERATED FROM ASSETS WHICH ARE OWNED BY A CHILD ARE SUBJECT TO SPECIAL INCOME TAX CONSIDERATIONS. THE FOLLOWING CHART SHOWS THE TAXATION OF THE CHILDREN'S INVESTMENT INCOME (INCLUDING ORDINARY INCOME AND REALIZED CAPITAL GAINS).

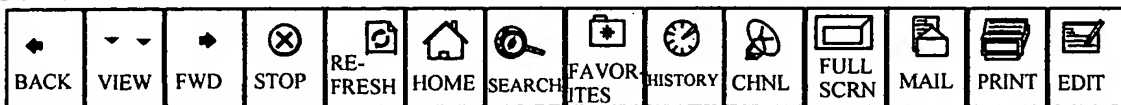


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**FIG. 8B**

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FILE EDIT VIEW GO FAVORITES HELP



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## FUNDING OPTIONS

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HOME INTRODUCTION NAVIGATION PRINTING FUNDING OPTIONS CALCULATOR

### CLIENT'S ASSETS

UGMA

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COMBO

EDUCATION IRA

### TAXATION OF CHILDREN'S INVESTMENT INCOME

CHILD'S INCOME	UNDER AGE 14	AGE 14 OR OVER
1ST \$700	TAX EXEMPT	TAX EXEMPT
2ND \$700	CHILD'S RATES	CHILD'S RATES
OVER \$1,400	PARENT'S RATES	CHILD'S RATES

IT IS IMPORTANT TO NOTE THAT THESE LIMITS CONSIDER THE CHILD'S ORDINARY INCOME FIRST, THEN ANY REALIZED CAPITAL GAINS.

FOR MORE INFORMATION ON UGMA/UTMA ACCOUNTS, CALL THE ACCOUNTS AND SERVICES HELP DESK AT 609-282-1444.

### 529 COLLEGE INVESTING PLANS.

529 COLLEGE INVESTING PLANS ARE RELATIVELY NEW EDUCATION SAVINGS ALTERNATIVES WHICH ARE BECOMING INCREASINGLY POPULAR. THEY OFFER TAX-ADVANTAGED SAVINGS AND INVESTING WHILE PROVIDING YOU WITH MORE CONTROL OVER THE DISTRIBUTION OF FUNDS THAN AN UGMA/UTMA ACCOUNT.



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FIG. 9A

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FILE EDIT VIEW GO FAVORITES HELP

BACK VIEW FWD STOP RE-FRESH HOME SEARCH FAVORITES HISTORY CHNL FULL SCR N MAIL PRINT EDIT

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## FUNDING OPTIONS

FINANCIAL PLANNING GROUP

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### CLIENT'S ASSETS

UGMA

529 PLAN

COMBO

EDUCATION IRA

### SOME OF THE ADVANTAGES INCLUDE:

FEDERAL INCOME TAXES ARE DEFERRED UNTIL MONEY IS DISTRIBUTED TO PAY FOR QUALIFIED EDUCATION EXPENSES, WHEN THE GROWTH IN EXCESS OF CONTRIBUTIONS IS TAXED AT THE CHILD'S RATE.

FUNDS MAY GROW FREE OF STATE INCOME TAXES DEPENDING ON THE LAWS IN THE STATE WHERE THE CLIENT FILES A STATE INCOME TAX RETURN.

ASSETS CAN BE USED TO PAY FOR TUITION, ROOM, BOARD, BOOKS AND REQUIRED SUPPLIES AT ANY ACCREDITED POST-SECONDARY SCHOOL IN THE U.S.

CONTRIBUTIONS ARE GENERALLY CONSIDERED REMOVED FROM THE CLIENT'S TAXABLE ESTATE.

MARRIED COUPLES FILING JOINTLY CAN GENERALLY CONTRIBUTE UP TO \$100,000 IN ONE YEAR WITHOUT GIFT TAX CONSEQUENCES, PROVIDED NO MORE GIFTS ARE MADE TO THE BENEFICIARY FOR A FIVE-YEAR PERIOD. SINGLE TAXPAYERS CAN CONTRIBUTE UP TO \$50,000.



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FIG. 9B

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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## FUNDING OPTIONS

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### CLIENT'S ASSETS

UGMA

529 PLAN

COMBO

EDUCATION IRA

### **SOME OF THE ADVANTAGES INCLUDE:**

THE CLIENT (OR "PARTICIPANT") RETAINS CONTROL AND CAN GENERALLY CHANGE BENEFICIARIES WITHIN THE SAME FAMILY OF THE ORIGINAL BENEFICIARY WITHOUT PENALTY AT ANY TIME.

THE PARTICIPANT CAN ALSO MAKE NON-QUALIFIED WITHDRAWALS AT ANY TIME. A PENALTY ON EARNINGS AND ORDINARY INCOME TAX ON EARNINGS AT THE PARTICIPANT'S RATE WILL GENERALLY APPLY.

THE PARTICIPANT MAY MAKE PENALTY-FREE WITHDRAWALS IF THE BENEFICIARY RECEIVES A SCHOLARSHIP OR IN THE EVENT OF THE DEATH OR DISABILITY OF THE BENEFICIARY.

THERE ARE NO ANNUAL INCOME LIMITS ON PARTICIPATION, NO ANNUAL FILING REQUIREMENTS (UNLESS A WITHDRAWAL HAS BEEN MADE), AND GENERALLY NO TIME LIMITS THAT THE ASSETS MUST BE HELD IN THE PLAN.



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FIG. 9C



FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCR N	MAIL	PRINT	EDIT

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## FUNDING OPTIONS

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### CLIENT'S ASSETS

UGMA

529 PLAN

COMBO

EDUCATION IRA

### **SOME OF THE DISADVANTAGES INCLUDE:**

ONCE THE FUNDS ARE CONTRIBUTED TO THE PLAN, THE CLIENT NO LONGER CONTROLS HOW THE FUNDS ARE INVESTED. INVESTMENT DECISIONS ARE TYPICALLY MADE BY FUND MANAGERS WHO ARE HIRED BY THE SPONSORING STATE.

CONTRIBUTIONS MUST BE MADE IN CASH. CLIENTS CANNOT TRANSFER SECURITIES INTO THE PLAN.

THE FUNDS CAN ONLY BE USED FOR EDUCATIONAL PURPOSES TO RECEIVE THE FULL FEDERAL INCOME TAX BENEFITS. IF FUNDS ARE WITHDRAWN AND USED FOR PURPOSES OTHER THAN EDUCATION, THE EARNINGS PORTION GENERALLY ARE TAXED AT THE CLIENT'S INCOME TAX RATE AND WILL BE SUBJECT TO A 10% PENALTY.

### **ADDITIONAL INFORMATION ABOUT 529 COLLEGE INVESTING PLANS.**

WHEN REVIEWING STATE-SPONSORED COLLEGE SAVINGS PLANS, KEEP IN MIND THAT CLIENTS ARE NOT LIMITED TO THE PLAN THAT THEIR OWN STATES MAY PROVIDE.



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FIG. 9D

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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## FUNDING OPTIONS

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### CLIENT'S ASSETS

UGMA

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SEVERAL STATES, INCLUDING MAINE, NEW HAMPSHIRE AND NEW YORK ALLOW OUT-OF-STATE RESIDENTS TO TAKE ADVANTAGE OF THE PLANS THAT THEY ADMINISTER.

MANY FEATURES OF 529 PLANS ARE DETERMINED BY THE SPONSORING STATE. THEREFORE, THE CLIENT SHOULD CHOOSE THE PLAN THAT IS BEST-SUITED TO MEET THE CLIENT'S NEEDS.

**THE KEY FEATURES OF THE STATE OF MAINE'S NEXT-GEN COLLEGE INVESTING PLAN HAVE BEEN INCORPORATED INTO THIS ANALYSIS.**

THE MAXIMUM AMOUNT WHICH CAN BE CONTRIBUTED ON BEHALF OF THE SAME BENEFICIARY (BY ALL CONTRIBUTORS) IS LIMITED BY THE SPONSORING STATE. THIS LIMIT IS TYPICALLY EQUIVALENT TO THE CURRENT COST OF FIVE YEARS OF TUITION AT A SCHOOL (OR AN INDEX OF SCHOOLS) SPECIFIED BY THE STATE.

LUMP-SUM OR ANNUAL NON-DEDUCTIBLE CONTRIBUTIONS OF ANY AMOUNT CAN BE MADE AS LONG AS THE TOTAL ACCOUNT BALANCE DOES NOT EXCEED THE CURRENT LIMIT.



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FIG. 9E

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FILE EDIT VIEW GO FAVORITES HELP

BACK VIEW FWD STOP RE-FRESH HOME SEARCH FAVORITES HISTORY CHNL FULL SCR N MAIL PRINT EDIT

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## FUNDING OPTIONS

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### CLIENT'S ASSETS

UGMA

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EDUCATION IRA

**FOR MORE INFORMATION ON 529 COLLEGE INVESTING PLANS:**

**-SEE PRI 529**

**-CALL THE ACCOUNTS AND SERVICES HELP DESK AT 609-282-1444.**

**THE COMBINATION OF AN UGMA/UTMA AND 529 COLLEGE INVESTING PLAN:**

USING A COMBINATION OF AN UGMA/UTMA AND A 529 COLLEGE INVESTING PLAN MAY ENABLE THE CLIENT TO BENEFIT FROM THE TAX-ADVANTAGES OFFERED BY BOTH FUNDING ALTERNATIVES. THE ANALYSIS WILL MAKE MONTHLY CONTRIBUTIONS TO AN UGMA/UGTA UNTIL THE INVESTMENT INCOME GENERATED WITHIN THE ACCOUNT EXCEEDS THE \$700 TAX-EXEMPT LIMIT. ANY FURTHER CONTRIBUTIONS WILL BE MADE TO A 529 COLLEGE INVESTING PLAN TO TAKE ADVANTAGE OF TAX-DEFERRED GROWTH. TO VIEW THE CONTRIBUTION SCHEDULE THAT WAS ASSUMED IN THE ANALYSIS FOR THE COMBINATION METHOD, SELECT "SAVINGS DETAIL" ON THE RESULTS SCREEN.



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FIG. 9F

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRIN	MAIL	PRINT	EDIT
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## FUNDING OPTIONS

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#### CLIENT'S ASSETS

UGMA

529 PLAN

COMBO

EDUCATION IRA

#### EDUCATION IRA

THE EDUCATION IRA ALLOWS ANNUAL NON-DEDUCTIBLE CONTRIBUTIONS UP TO \$500 UNTIL THE 18TH BIRTHDAY OF A CHILD. TO INCLUDE SAVINGS TO AN EDUCATION IRA, SELECT THE "INCLUDE MAXIMUM EDUCATION IRA" OPTION ON THE "RESULTS" SCREEN. IF SELECTED, THE ANALYSIS WILL CONTRIBUTE THE FIRST \$500 OF SAVINGS TO AN EDUCATION IRA IN ANY YEAR THAT A CONTRIBUTION IS NOT MADE TO A 529 COLLEGE INVESTING PLAN.

#### SOME OF THE ADVANTAGES:

- CONTRIBUTIONS GROW TAX FREE.
- WITHDRAWALS ARE TAX FREE IF THEY ARE USED FOR QUALIFING EDUCATION EXPENSES.
- UNUSED FUNDS MAY BE TRANSFERRED TO OTHER IMMEDIATE FAMILY MEMBERS BUT ONLY FOR EDUCATIONAL PURPOSES.
- ANYONE (A PARENT, GRANDPARENT, ETC.) CAN CONTRIBUTE TO AN EDUCATION IRA.



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FIG. 10A

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRNL	MAIL	PRINT	EDIT

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## FUNDING OPTIONS

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### CLIENT'S ASSETS

UGMA

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EDUCATION IRA

### **SOME OF THE DISADVANTAGES:**

-CONTRIBUTION FROM ALL SOURCES CANNOT EXCEED \$500 PER CHILD PER YEAR.

-ELIGIBILITY IS BASED ON THE CONTRIBUTOR'S MODIFIED AGI (ADJUSTED GROSS INCOME) AND PHASEOUT STARTS WHEN AGI EXCEEDS \$150,000 FOR UNMARRIED CONTRIBUTORS.

-IN GENERAL, THE ASSETS MUST BE DISTRIBUTED BY THE TIME THE BENEFICIARY REACHES AGE 30.

THIS ANALYSIS DOES NOT TAKE AGI INTO CONSIDERATION WHEN MAKING EDUCATION IRA CONTRIBUTIONS, THEREFORE, IF CONTRIBUTORS TO THE EDUCATION IRA ANTICIPATE THAT THEIR AGI WILL EXCEED THESE THRESHOLDS AT ANY TIME DURING THE ANALYSIS, YOU SHOULD NOT SELECT THE "INCLUDE MAXIMUM EDUCATION IRA" OPTION.

**FOR MORE INFORMATION ON THE EDUCATION IRA, SEE PRI ESA OR CALL THE ACCOUNTS AND SERVICES HELP DESK AT 609-282 1444.**



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**FIG. 10B**

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FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRNN	MAIL	PRINT	EDIT

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PROFILE	ASSETS	RATES	RESULTS	REPORTS	OVERVIEW	HELP
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**CHILD INFORMATION**

NAME:  DATE OF BIRTH:  STATE OF RESIDENCE:  (MM/DD/YYYY)

**INCOME TAX RATES**

	ORDINARY INCOME	CAPITAL GAINS
YOUR RATE :	<input type="text" value="31 %"/>	<input type="text" value="20 %"/>
CHILD'S RATE :	<input type="text" value="15 %"/>	<input type="text" value="10 %"/>

**UNDERGRADUATE SCHOOL**


<input type="text" value="AVERAGE PUBLIC"/> ▼	\$9,271/YEAR	AVERAGE PUBLIC IN-STATE (PA)
START YEAR : <input type="text" value="2012"/>		YEARS OF SCHOOL : <input type="text" value="4"/>

**GRADUATE SCHOOL**

SCHOOL COST : \$ <input type="text"/>	/YEAR
START YEAR : <input type="text"/>	YEARS OF SCHOOL : <input type="text"/>

**COST INCREASE**

EDUCATION COST INCREASE RATE :

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JUNE 22, 2000

FIG. 11

FILE	EDIT	VIEW	GO	FAVORITES	HELP
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BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRNL	MAIL	PRINT	EDIT

HTTPS://FINPLANTOOLS:WORLDNET.ML.COM/CWA...

PROFILE	ASSETS	RATES	RESULTS	REPORTS	OVERVIEW	? HELP
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**SPECIFIC SCHOOL**

SEARCH FOR:

LA SALLE UNIVERSITY

☒ IN STATE ☐ OUT-OF-STATE

CURRENT COLLEGE COST: \$ 23,962

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FIG. 12

<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>FILE</span> <span>EDIT</span> <span>VIEW</span> <span>GO</span> <span>FAVORITES</span> <span>HELP</span> </div>											
◀	▼	▶	⊗	🔄	🏠	🔍	📁	🕒	🔗	🖥️	✉️
BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRNL	MAIL
<input type="text" value="HTTPS://FINPLANTOOLS:WORLDNET.ML.COM/CWA..."/>											
<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>PROFILE</span> <span>ASSETS</span> <span>RATES</span> <span>RESULTS</span> <span>REPORTS</span> <span>OVERVIEW</span> <span>? HELP</span> </div>											

### ASSETS

	YOUR ASSETS	UGMA/ UTMA	ED. IRA	529 PROGRAM
CURRENT BALANCE:	\$0	\$0	\$0	\$0
UNREALIZED GAINS:	\$0	\$0	GROWTH: \$0	\$0
MONTHLY CONTRIBUTION:	\$0	\$0		\$0

### ALLOCATION

YOUR ASSETS/UGMA/ UTMA/ED. IRA ALLOCATION	529 PROGRAM ALLOCATION
EQUITY: 0 %	EQUITY: 80 %
TAXABLE FIXED INCOME: 0 %	TAXABLE FIXED INCOME: 20 %
TAXFREE FIXED INCOME: 0 %	CASH: 0 %
CASH: 0 %	
USE AGE-TAILORED ALLOCATION: <input type="checkbox"/>	USE AGE-TAILORED ALLOCATION: <input type="checkbox"/>

### SAVINGS

SAVINGS START YEAR: 2000

SAVINGS END YEAR : ☒ FIRST YEAR OF EDUCATION (2012)  
☐ LAST YEAR OF EDUCATION (2015)

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JUNE 23, 2000

FIG. 13



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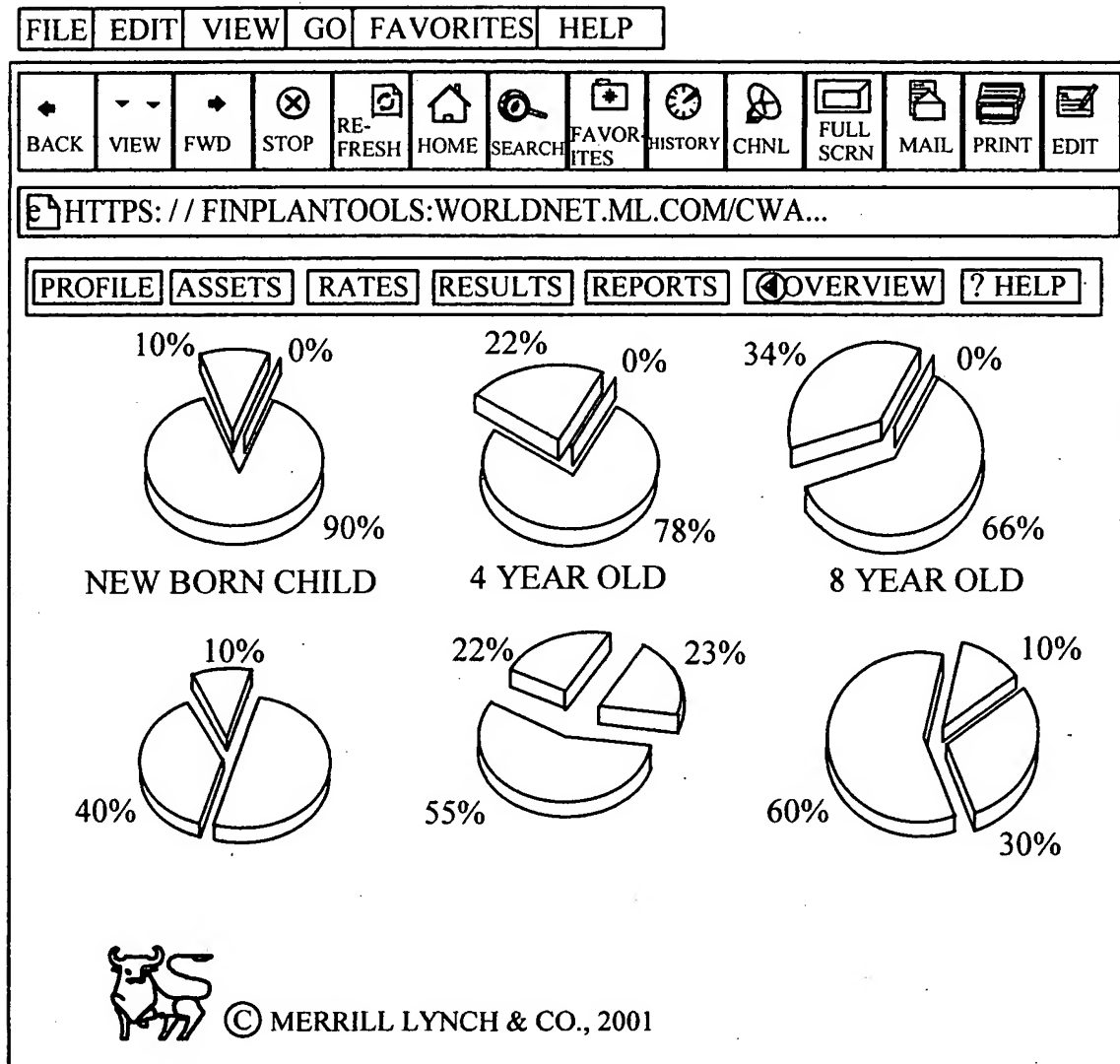


FIG. 14

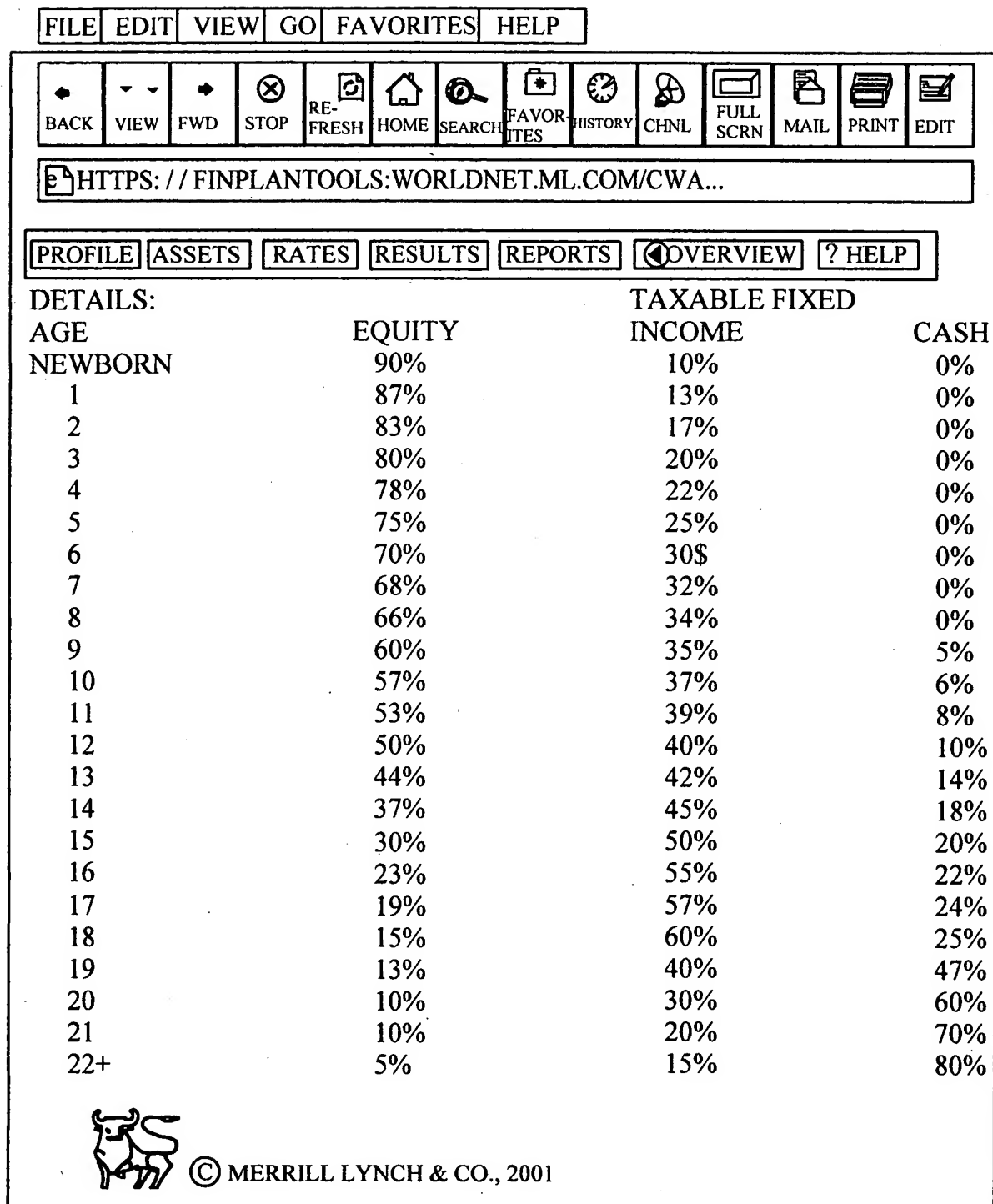


FIG. 15

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<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>FILE</span> <span>EDIT</span> <span>VIEW</span> <span>GO</span> <span>FAVORITES</span> <span>HELP</span> </div>											
<div style="display: flex; justify-content: space-around; padding: 2px;"> <span>BACK</span> <span>VIEW</span> <span>FWD</span> <span>STOP</span> <span>RE-FRESH</span> <span>HOME</span> <span>SEARCH</span> <span>FAVORITES</span> <span>HISTORY</span> <span>CHNL</span> <span>FULL SCRIN</span> <span>MAIL</span> <span>PRINT</span> <span>EDIT</span> </div>											
<div style="border: 1px solid black; padding: 2px;"> <a href="https://finplantoools.worldnet.ml.com/cwa...">HTTPS://FINPLANTOOLS:WORLDNET.ML.COM/CWA...</a> </div>											
<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>PROFILE</span> <span>ASSETS</span> <span>RATES</span> <span>RESULTS</span> <span>REPORTS</span> <span>OVERVIEW</span> <span>? HELP</span> </div>											
<b>ASSETS</b>											
		YOUR ASSETS		UGMA/ UTMA		ED. IRA		529 PROGRAM			
CURRENT BALANCE:		\$0		\$1,000		\$0		\$0			
UNREALIZED GAINS:		\$0		\$0		GROWTH:		\$0			
MONTHLY CONTRIBUTION:		\$0		\$100				\$0			
<b>ALLOCATION</b>											
YOUR ASSETS/UGMA/ UTMA/ED. IRA ALLOCATION						529 PROGRAM ALLOCATION					
EQUITY: 0 %						EQUITY: 80 %					
TAXABLE						TAXABLE					
FIXED INCOME: 100 %						FIXED INCOME: 20 %					
TAXFREE						CASH: 0 %					
FIXED INCOME: 0 %											
CASH: 0 %											
USE AGE-TAILORED ALLOCATION: <input type="checkbox"/>						USE AGE-TAILORED ALLOCATION: <input type="checkbox"/>					
<b>SAVINGS</b>											
SAVINGS START YEAR: 2000											
SAVINGS END YEAR : <input checked="" type="radio"/> FIRST YEAR OF EDUCATION (2012)											
<input type="radio"/> LAST YEAR OF EDUCATION (2015)											
<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>? HELP</span> <span> </span> <span>JUNE 22, 2000</span> </div>											
<b>ASSETS</b> <b>YOUR ASSETS</b> <b>CURRENT BALANCE :</b> THE CURRENT VALUE OF ALL ASSETS DESIGNATED FOR THIS EDUCATION GOAL WHICH ARE HELD IN THE CLIENT'S TAXABLE PORTFOLIO.											
<b>UNREALIZED GAINS :</b> THE AMOUNT OF APPRECIATION WITHIN THE CURRENT BALANCE THAT HAS NOT BEEN REALIZED FOR CAPITAL GAINS TAX PURPOSES. REALIZATION OF THESE GAINS AND THE SUBSEQUENT TAXATION AT THE CLIENT'S CAPITAL GAINS RATE WILL OCCUR BASED ON THE <b>EQUITY TURNOVER</b> RATE ON THE <b>RATES</b> SCREEN.											
<span style="font-size: 1.2em; vertical-align: middle;">© MERRILL LYNCH &amp; CO., 2001</span>											

FIG. 16

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FILE	EDIT	VIEW	GO	FAVORITES	HELP
------	------	------	----	-----------	------

BACK	VIEW	FWD	STOP	RE-FRESH	HOME	SEARCH	FAVORITES	HISTORY	CHNL	FULL SCRIN	MAIL	PRINT	EDIT
------	------	-----	------	----------	------	--------	-----------	---------	------	------------	------	-------	------

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PROFILE	ASSETS	RATES	RESULTS	REPORTS	OVERVIEW	? HELP
---------	--------	-------	---------	---------	----------	--------


NAME: MATTHEW

ASSET ALLOCATION	RATE OF RETURN ASSUMPTION												
 100.0%	<table><tr><td><input checked="" type="checkbox"/> EQUITY: CAPITAL APPRECIATION :</td><td><input type="text" value="8"/></td><td>%</td></tr><tr><td>ANNUAL TURNOVER :</td><td><input type="text" value="100"/></td><td>%</td></tr><tr><td>DIVIDEND :</td><td><input type="text" value="2"/></td><td>%</td></tr><tr><td>TOTAL :</td><td>10</td><td>%</td></tr></table>	<input checked="" type="checkbox"/> EQUITY: CAPITAL APPRECIATION :	<input type="text" value="8"/>	%	ANNUAL TURNOVER :	<input type="text" value="100"/>	%	DIVIDEND :	<input type="text" value="2"/>	%	TOTAL :	10	%
<input checked="" type="checkbox"/> EQUITY: CAPITAL APPRECIATION :	<input type="text" value="8"/>	%											
ANNUAL TURNOVER :	<input type="text" value="100"/>	%											
DIVIDEND :	<input type="text" value="2"/>	%											
TOTAL :	10	%											

APPLIED TO : \$1000.00  
PRE-TAX ROR : 6.5 %

<input checked="" type="checkbox"/> TAXABLE FIXED INCOME:	<input type="text" value="6.5"/>	%
<input checked="" type="checkbox"/> TAX FREE FIXED INCOME:	<input type="text" value="5.5"/>	%
<input checked="" type="checkbox"/> CASH:	<input type="text" value="4"/>	%

AGE-TAILORED ALLOCATION:  
APPLIED TO : \$0

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JUNE 22, 2000

FIG. 17

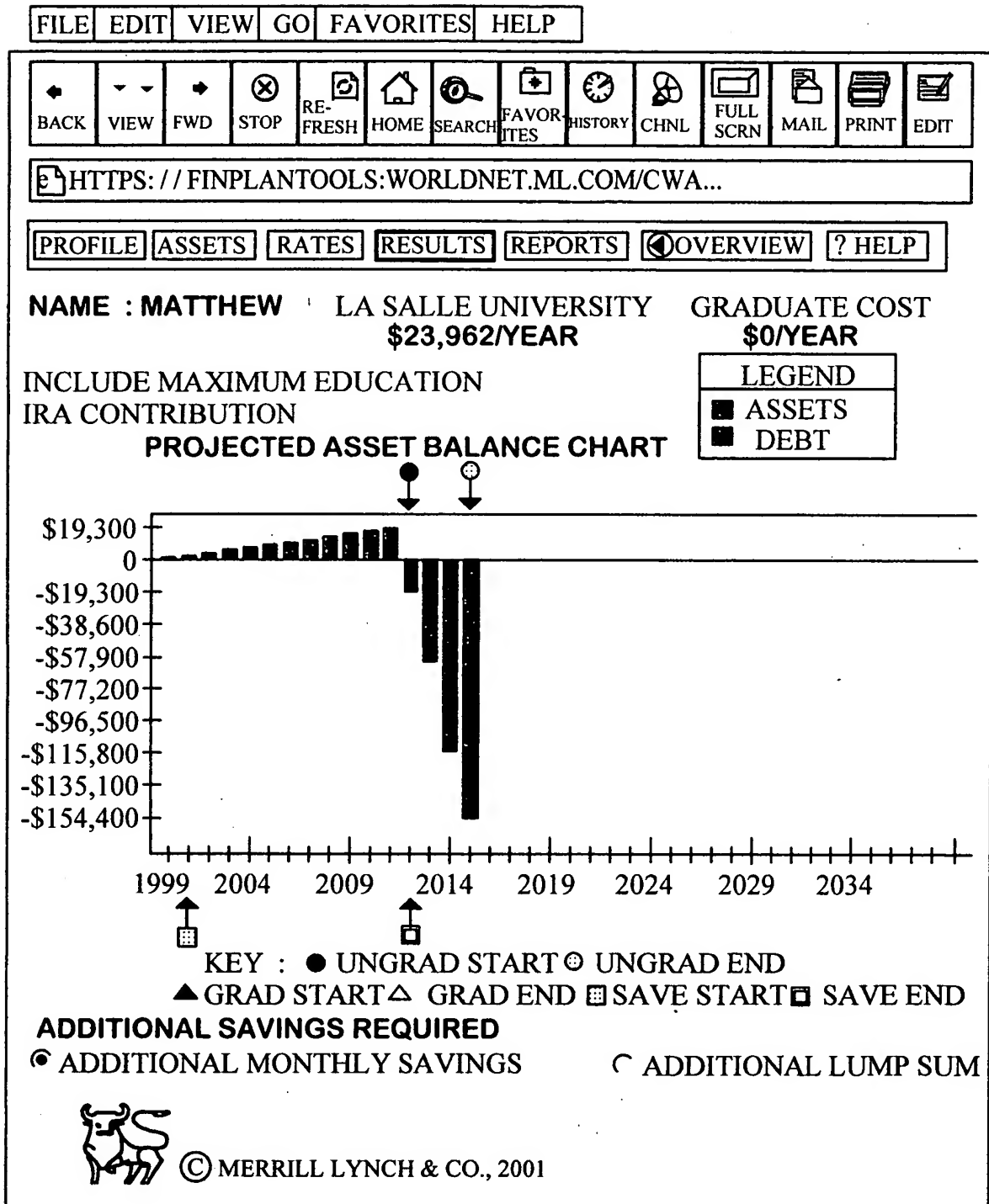
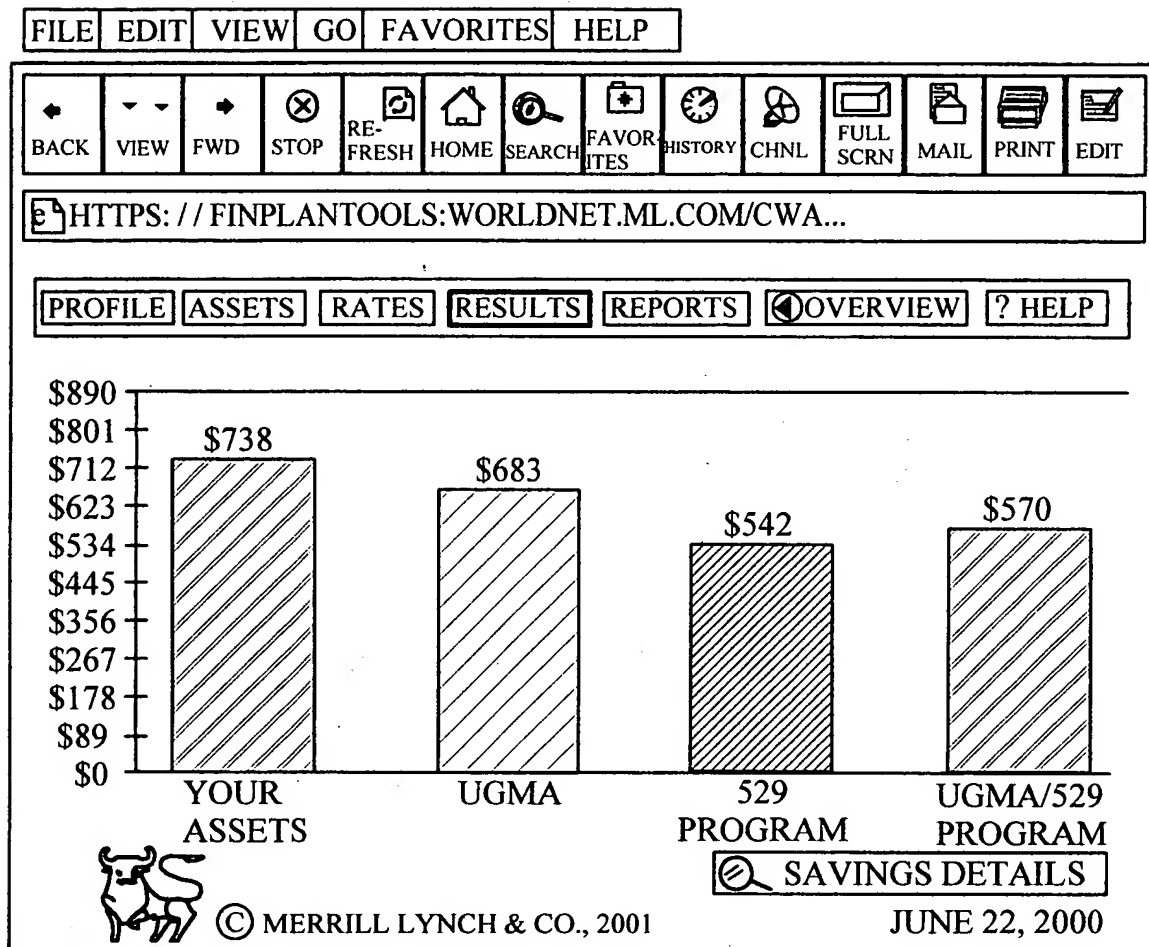
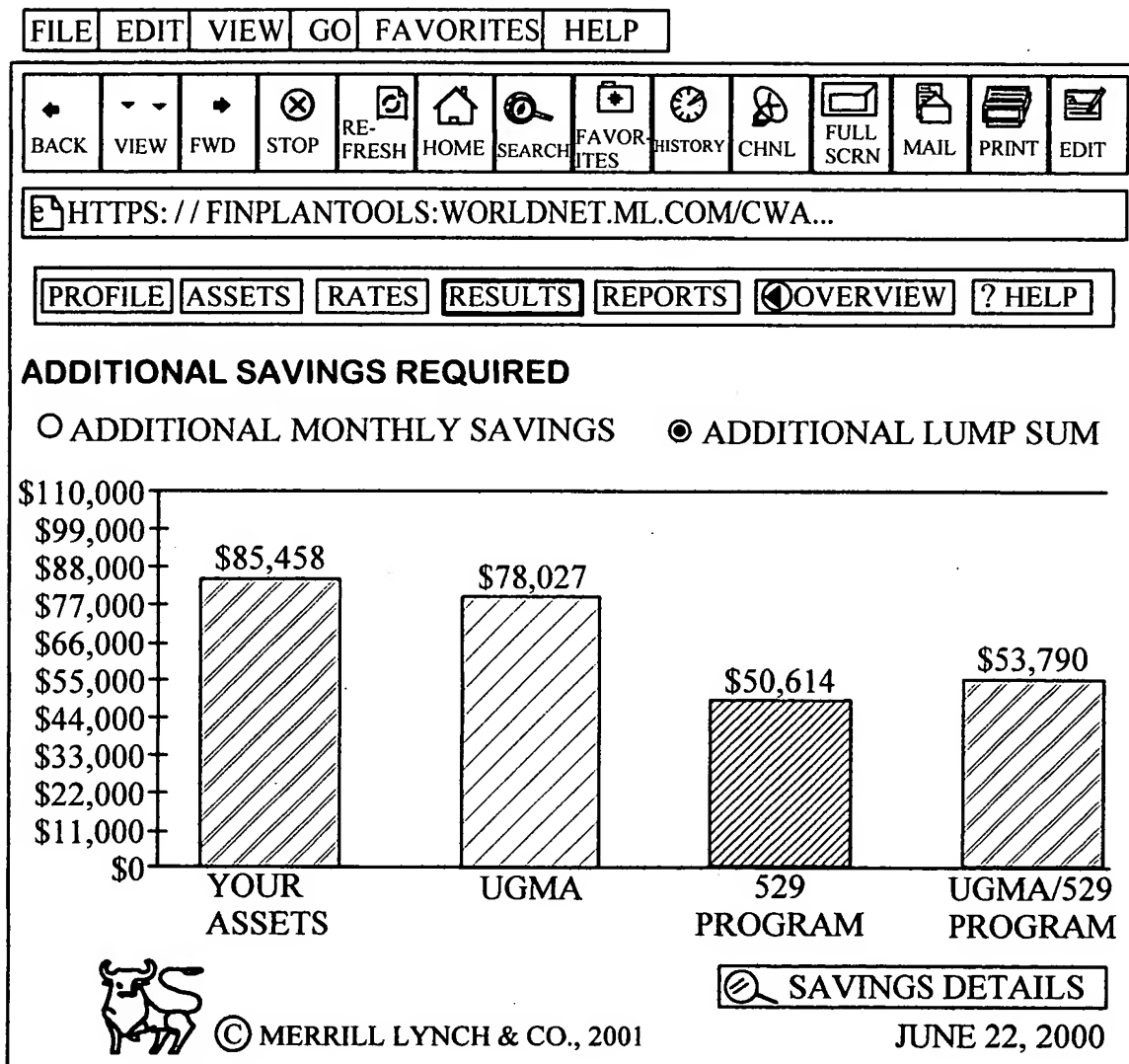


FIG. 18

FIG. 19

FIG. 20

<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>FILE</span> <span>EDIT</span> <span>VIEW</span> <span>GO</span> <span>FAVORITES</span> <span>HELP</span> </div>											
<div style="display: flex; justify-content: space-around; padding: 2px;"> <span>BACK</span> <span>VIEW</span> <span>FWD</span> <span>STOP</span> <span>RE-FRESH</span> <span>HOME</span> <span>SEARCH</span> <span>FAVORITES</span> <span>HISTORY</span> <span>CHNL</span> <span>FULL SCRNL</span> <span>MAIL</span> <span>PRINT</span> <span>EDIT</span> </div>											
<div style="border: 1px solid black; padding: 2px;"> <a href="https://finplantoools.worldnet.ml.com/cwa...">HTTPS:// FINPLANTOOLS:WORLDNET.ML.COM/CWA...</a> </div>											
<div style="display: flex; justify-content: space-between; padding: 2px;"> <span>PROFILE</span> <span>ASSETS</span> <span>RATES</span> <span>RESULTS</span> <span>REPORTS</span> <span>OVERVIEW</span> <span>HELP</span> </div>											
<b>SAVINGS DETAILS:</b>											<div style="border: 1px solid black; padding: 2px; text-align: center;">  BACK         </div>
SELECT THE ACCOUNT INTO WHICH ALL ADDITIONAL SAVINGS WILL BE CONTRIBUTED, SAVINGS FREQUENCY, AND WHICH TABLE YOU WOULD LIKE TO VIEW.											
<b>ADDITIONAL SAVINGS:</b>											
<div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> INCLUDE</span> <span>TABLE VIEW: <span style="border: 1px solid black; padding: 2px;">ANNUAL SAVINGS ▼</span></span> </div>											
ACCOUNT TYPE: <span style="border: 1px solid black; padding: 2px;">YOUR ASSETS ▼</span>											
FREQUENCY: <span style="border: 1px solid black; padding: 2px;">MONTHLY ▼</span> <span style="margin-left: 20px;"><input type="radio"/> RECALCULATE</span>											
THE FOLLOWING TABLE DETAILS THE TOTAL ANNUAL SAVINGS BY ACCOUNT TYPE BASED ON YOUR CURRENT FUNDING PLAN DETAILED ON THE <b>ASSETS</b> TAB.											
<b>TOTAL ANNUAL SAVINGS</b>											
YOUR ASSETS	UGMA/UTMA	529 PROGRAM	UGMA/529 PROGRAM	ED. IRA	TOTAL						
2000	\$0	\$700	\$0	\$0	\$700	▲					
2001	\$0	\$1200	\$0	\$0	\$1200	└─					
2002	\$0	\$1200	\$0	\$0	\$1200						
2003	\$0	\$1200	\$0	\$0	\$1200	▲					
2004	\$0	\$1200	\$0	\$0	\$1200	└─					
2005	\$0	\$1200	\$0	\$0	\$1200						
2006	\$0	\$1200	\$0	\$0	\$1200						
2007	\$0	\$1200	\$0	\$0	\$1200						
2008	\$0	\$1200	\$0	\$0	\$1200						
2009	\$0	\$1200	\$0	\$0	\$1200	▲					
2010	\$0	\$1200	\$0	\$0	\$1200						
2011	\$0	\$1200	\$0	\$0	\$1200						
2012	\$0	\$1200	\$0	\$0	\$1200	└─					
2013	\$0	\$0	\$0	\$0	\$0						
2014	\$0	\$0	\$0	\$0	\$0						
2015	\$0	\$0	\$0	\$0	\$0	▲					

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# FIG. 21



FILE	EDIT	VIEW	GO	FAVORITES	HELP
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[HTTPS://FINPLANTOOLS:WORLDNET.ML.COM/CWA/529/529-FRAME.ASP](https://finplantools:worldnet.ml.com/cwa/529/529-frame.asp)

### NOTE

#### IMPORTANT INFORMATION

[BACK](#)

YOUR COLLEGE INVESTMENT PLAN ANALYSIS REVIEWS YOUR EDUCATIONAL GOALS AND ESTIMATES THE ASSETS NEEDED TO ACHIEVE YOUR OBJECTIVE. IT ALLOWS YOU TO DEFINE YOUR GOAL, YOUR TAX SITUATION, AND YOUR CURRENT ASSETS AND PROJECTED SAVINGS. FROM THESE VALUES, AN ESTIMATED ADDITIONAL SAVINGS AMOUNT IS COMPUTED BASED ON THE ACCOUNT(S) INVOLVED.

THIS ANALYSIS IS BASED ON CERTAIN INFORMATION AND ASSUMPTIONS. THE INFORMATION HAS BEEN PROVIDED BY YOU. THE ASSUMPTIONS MADE, INCLUDING PROJECTED RATES OF RETURN, TAX RATES, TIME HORIZONS, COSTS AND ASSET VALUES (PARTICULARLY THOSE ASSETS HELD AWAY FROM MERRILL LYNCH), ARE ILLUSTRATIVE. MANY OF THESE ASSUMPTIONS ARE IDENTIFIED IN THE ANALYSIS OR CAN BE OBTAINED FROM YOUR FINANCIAL CONSULTANT. YOU SHOULD ALSO UNDERSTAND THAT THERE IS NO GUARANTEE THAT THE RESULTS SHOWN WILL BE ACHIEVED AND ACTUAL RESULTS MAY DEVIATE SUBSTANTIALLY FROM THOSE REFLECTED IN THE ANALYSIS.

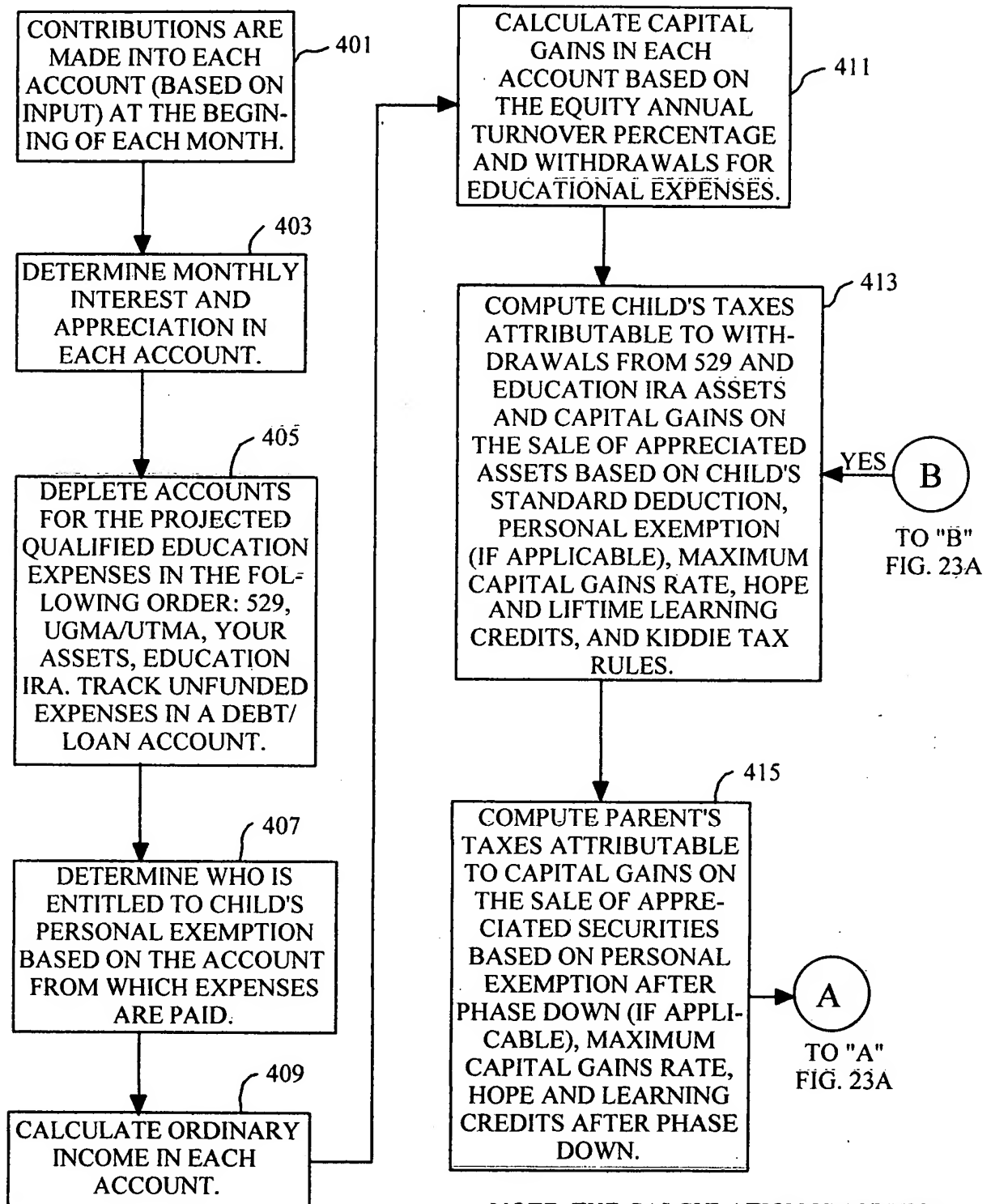
PLEASE NOTE THAT YOU ARE NOT OBLIGATED TO IMPLEMENT ANY STRATEGY THAT MAY BE DEVELOPED USING THIS ANALYSIS. IF YOU CHOOSE TO IMPLEMENT ANY FINANCIAL STRATEGY THROUGH MERRILL LYNCH, OUR REGULAR FEES AND CHARGES FOR PRODUCTS AND SERVICES WILL APPLY. IN EXECUTING TRANSACTIONS FOR YOUR ACCOUNT, MERRILL LYNCH, AS A BROKER-DEALER, MAY ACT AS AGENT OR AS PRINCIPAL AND WILL BE COMPENSATED, ALONG WITH YOUR FINANCIAL CONSULTANT, THROUGH COMMISSIONS, MARK-UPS/MARK-DOWNS OR OTHER FEES.



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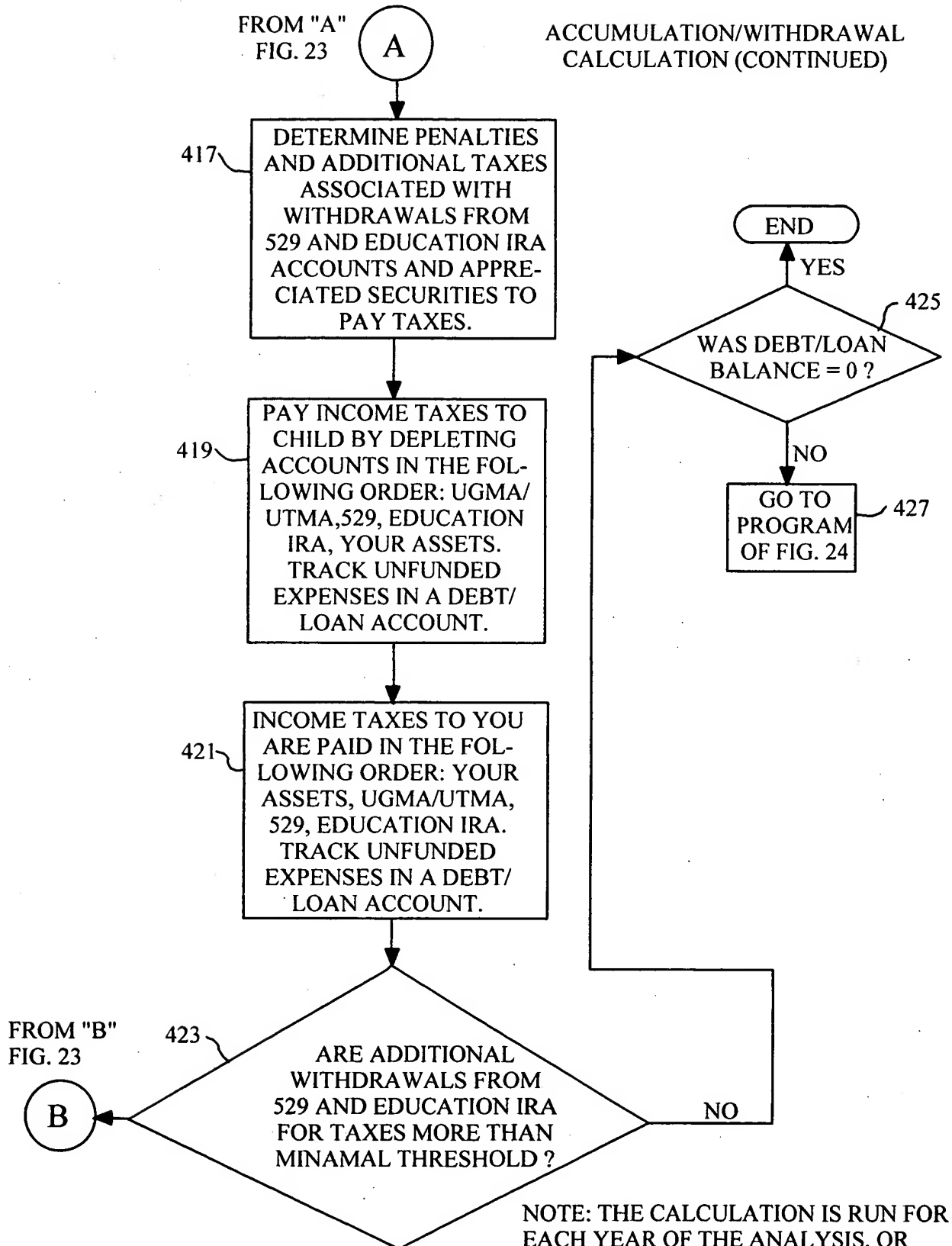
FIG. 22

# ACCUMULATION/WITHDRAWAL CALCULATION

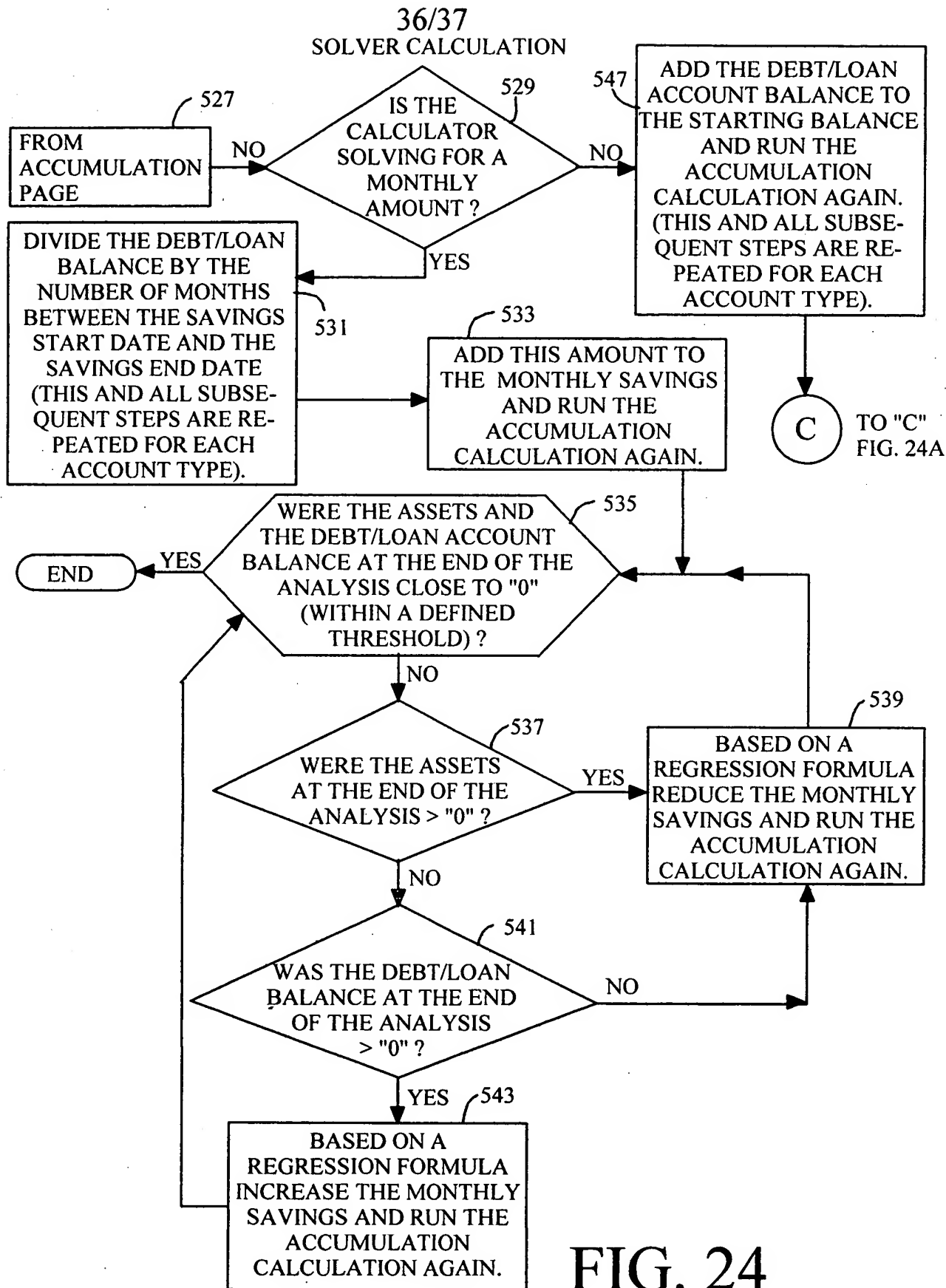


NOTE: THE CALCULATION IS RUN FOR EACH YEAR OF THE ANALYSIS, OR ON ANOTHER PERIODIC BASIS.

**FIG. 23**

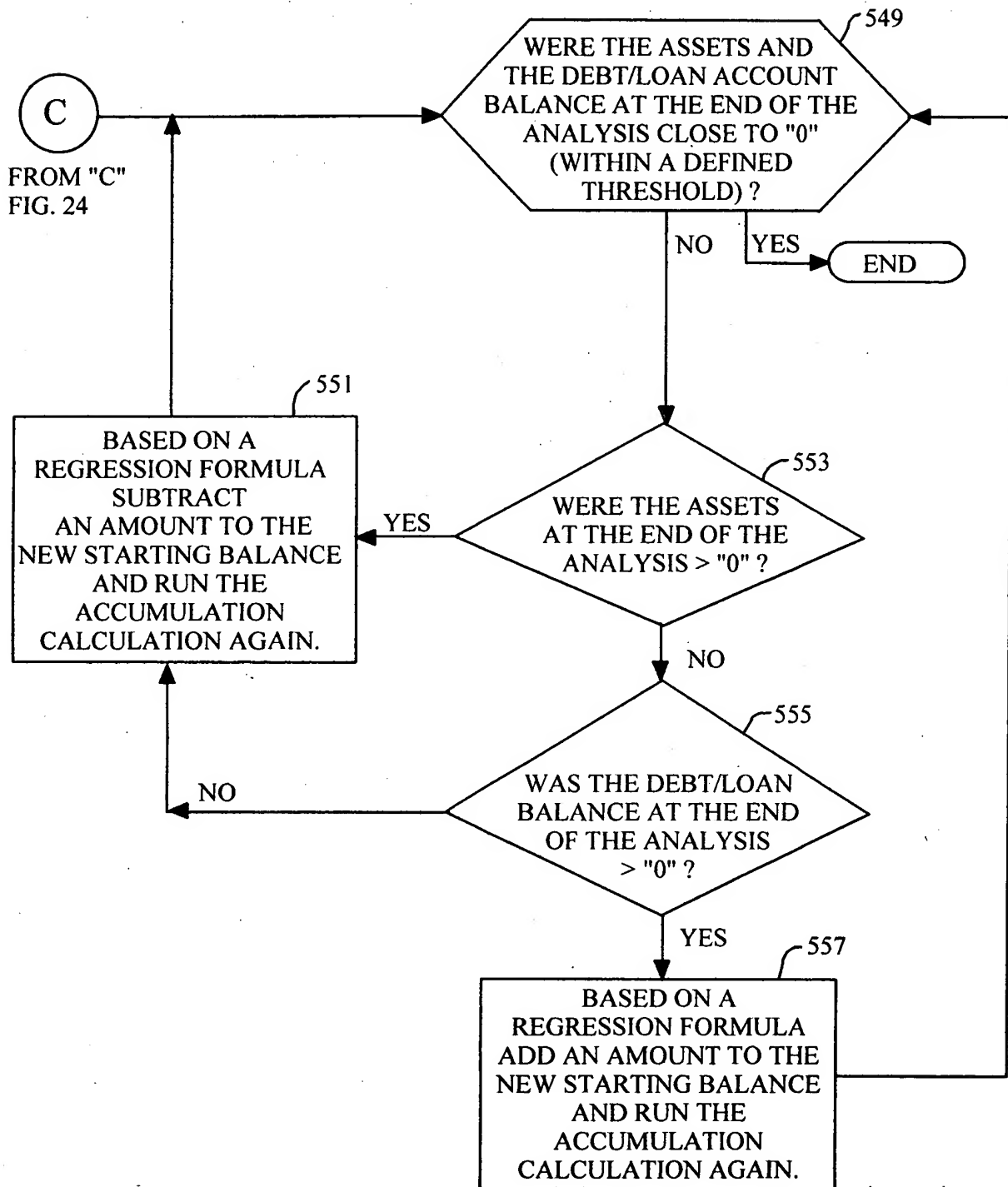
**FIG. 23A**

NOTE: THE CALCULATION IS RUN FOR  
EACH YEAR OF THE ANALYSIS, OR  
ON ANOTHER PERIODIC BASIS.



**FIG. 24**

## SOLVER CALCULATION (CONTINUED)

FIG. 24A